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I hereby certify that this correspondence is being facsimile transmitted to the United States Patent and Trademark Office at (571) 273-8300 and is addressed to: Mail Stop RCE, Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450, on:

Date: November 18, 2005By: Neboish A. Mier**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE****PATENT**

Inventor(s): Crane, et al.

Docket No.: 49335.0300
(fka 10655.7700)

Serial No.: 09/415,632

Examiner: Poinvil, Frantzzy

Filed: October 12, 1999

Group Art Unit: 3628

Title: SYSTEM AND METHOD
FOR DIVIDING A REMITTANCE
AND DISTRIBUTING A PORTION
OF THE FUNDS TO MULTIPLE
INVESTMENT PRODUCTS

Confirmation No.: 5093

REPLY

Mail Stop RCE
Commissioner for Patents
PO Box 1450
Alexandria, VA 22313-1450

Dear Commissioner:

In reply to the Final Office Action mailed May 19, 2005, of which this Reply is filed with a three month extension of time, please consider the following remarks:

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this paper.

Remarks/Arguments begin on page 6 of this paper.